



Rockville MD 20857

**CERTIFICATE OF INDEBTEDNESS**

Doug A. Henderson, DC  
2736 Russell Dr  
Lower Burrell, PA 15068  
Ref: 50160711

Total debt due to the United States of America as of December 12, 2008: \$7,377.98 (principal \$7,268.82, interest \$109.16, administrative costs \$0.00).

I certify that the Department of Health and Human Services records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$7,268.82 from December 12, 2008, at the rate of 4.75%. Interest accrues on the principal amount of this debt at the rate of \$0.95 per day. Interest is computed at a variable rate and is adjusted quarterly. Due to the semi-annual compounding of interest, the current principal amount is greater than the original amount borrowed.

The claim arose in connection with a Government-insured Health Education Assistance Loan (HEAL) made by a private lender and assigned to the United States.

As a student at the Parker College of Chiropractic, you applied for and were granted the following Health Education Assistance Loans (HEAL), Section 701-720 of the Public Health Service Act (42 U.S.C. 292 f-p).

<u>Date of Promissory Note</u>	<u>Amount of Promissory Note</u>	<u>Amount Disbursed</u>
03/12/84	\$3,000.00	\$3,000.00
02/19/85	\$1,500.00	\$1,500.00
06/10/85	\$5,000.00	\$5,000.00

You signed promissory notes agreeing to repay the loans at a variable rate of interest beginning the first day of the tenth month after ceasing to be a full-time student or completing a residency program. The Student Loan Marketing Association (SLMA) purchased your notes and received an assignment

Upon your leaving the Parker Chiropractic College, you were granted forbearance agreements during the period of November 1986, to October 31, 1987, with payments to begin November 1987. Between January 29, 1988, and November 6, 2003, you made one hundred eighty-two (182) payments totaling \$20,792.97.

On September 15, 2004, the SLMA sent you a final demand letter to remit payment in full or your account would be filed as a default claim. You did not make any payments, nor did you respond.

On November 29, 2004, due to your failure to continue making payments, the SLMA filed an insurance claim with the Department of Health and Human Services (HHS). The claim in the amount of \$5,711.00 was paid on February 5, 2005, and an assignment of the notes was received.

On December 29, 2004, in the United States Bankruptcy Court, Western District of Pennsylvania, you filed a petition for relief under Title 11 U.S.C. Chapter 7 (Case No. 04-36950). The bankruptcy was discharged on July 24, 2006, however, your HEAL debt was not dischargeable under bankruptcy.



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By letter dated March 16, 2005, you were notified that the previous holder of your HEAL placed you in default and assigned your notes to the United States Government. You were informed that your student loans were consolidated using the lowest interest rate allowable by law. Enclosed were instructions for entering into a repayment agreement (RA) with notice that it must be completed and returned within thirty (30) days. You did not respond.

The HHS notified you by letter dated May 11, 2005, that the previous holder of your promissory notes submitted an insurance claim and assigned your notes to the U.S. Government.

In a letter dated July 25, 2006, you were notified that although payments on your HEAL debt had been suspended during your bankruptcy proceedings, your debt was not subject to cancellation by bankruptcy discharge. You were provided instructions for entering into an RA with notice that it must be completed and returned within thirty (30) days along with a good faith payment. You did not comply.

On September 5, 2006, you were notified that you had sixty (60) days in which to resolve your delinquent debt. You were advised that if you were unwilling to establish an RA, your case would be immediately referred to the Office of the Inspector General (OIG) for exclusion from participation in the Medicare/Medicaid Programs. The letter also informed you that in the event you did not enter into an RA, your debt would be referred to the DOJ for enforced collection. You did not comply.

In a letter dated September 7, 2006, you were notified of the DHHS' intent to refer your HEAL debt to other Federal agencies for the purpose of administrative offset under the Debt Collection Improvement Act of 1996. You were advised that a written response, an RA, or payment in full received within sixty (60) days from the date of the letter would terminate administrative offset action. You did not comply.

In a letter dated November 20, 2008, you were sent instructions for entering into an RA with notice that it must be completed and returned within thirty (30) days. You were informed that failure to respond would result in your debt being referred to the DOJ. You did not respond.

The following provides a breakdown of payments applied to your account:

182 Payments to Lender	01/29/88 to 11/06/03	\$20,792.97
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Repeated attempts by HHS have been unsuccessful in establishing an acceptable repayment schedule for your debt. Because of your lack of cooperation the federal government is exercising its option and declaring your note due and payable. Accordingly, your debt has now been referred to the DOJ for enforced collection.

The amount due should be remitted by check, draft or money order(s) payable to the "U.S. Department of Justice" and mailed directly to the United States Attorney, Western District of Pennsylvania, 700 Grant St, Ste 4000, Pittsburgh, PA 15219-1955.

**CERTIFICATION:** Pursuant to 28 U.S.C. 1746, I certify under penalty of perjury that the foregoing is true and correct.

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Date

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Barry M. Blum  
Chief, Referral Control Section  
Debt Management Branch